

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

BEATRICE M STRAIGHT

Debtor(s)

Case No. 09-38851

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/16/2009.
- 2) The plan was confirmed on 12/02/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 04/15/2013.
- 6) Number of months from filing to last payment: 42.
- 7) Number of months case was pending: 46.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$13,982.00.
- 10) Amount of unsecured claims discharged without payment: \$34,149.58.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$21,294.50
Less amount refunded to debtor	\$740.46

**NET RECEIPTS: \$20,554.04**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,680.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,168.26
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$3,848.26**

Attorney fees paid and disclosed by debtor: \$820.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
200 CASH.COM INC	Unsecured	780.00	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	1,685.00	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE	Unsecured	2,483.00	9,173.42	9,173.42	5,650.97	0.00
CAPITAL ONE AUTO FINANCE	Secured	7,700.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	1,709.00	1,773.55	1,773.55	1,092.53	0.00
CAPITAL ONE BANK USA	Unsecured	1,234.00	1,554.02	1,554.02	957.30	0.00
CASHFAST	Unsecured	260.00	NA	NA	0.00	0.00
CCS FIRST SAVINGS BANK	Unsecured	515.00	NA	NA	0.00	0.00
CCS FIRST SAVINGS BANK	Unsecured	497.00	NA	NA	0.00	0.00
COMCAST CABLEVISION	Unsecured	350.00	NA	NA	0.00	0.00
COMMONWEALTH EDISON	Unsecured	712.67	NA	NA	0.00	0.00
CORTRUST BANK	Unsecured	572.00	NA	NA	0.00	0.00
DEPARTMENT OF EMPLOYMENT SE	Unsecured	1,500.00	NA	NA	0.00	0.00
DIVERSIFIED EMERGENCY SERVICE	Unsecured	100.00	NA	NA	0.00	0.00
EAST BAY FUNDING	Unsecured	548.00	750.89	750.89	462.56	0.00
EC2N TRUST	Unsecured	NA	709.45	709.45	437.04	0.00
FIRST CASH FINANCIAL SERVICES	Unsecured	25.00	NA	NA	0.00	0.00
FIRST NATIONAL BANK OF MARIN	Unsecured	667.00	NA	NA	0.00	0.00
ILLINOIS LENDING CORP	Unsecured	205.47	205.47	205.47	126.57	0.00
INDIGO CARD META BANK	Unsecured	791.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	NA	430.00	430.00	264.89	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	NA	320.00	320.00	197.13	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	655.00	655.31	655.31	403.68	0.00
JUNIPER CARD SERVICES	Unsecured	1,212.11	NA	NA	0.00	0.00
LLS AMERICA LLC	Unsecured	500.00	262.65	438.55	262.65	0.00
LOWES MBGA	Unsecured	340.00	NA	NA	0.00	0.00
LVNV FUNDING	Unsecured	752.00	791.22	791.22	487.41	0.00
LVNV FUNDING	Unsecured	709.00	746.19	746.19	459.67	0.00
LVNV FUNDING	Unsecured	292.00	296.55	296.55	182.68	0.00
MAIN STREET ACQUISITION CORP	Unsecured	1,355.00	1,418.86	1,418.86	874.04	0.00
MARATHON PETROLEUM	Unsecured	232.00	232.41	232.41	143.17	0.00

<b>Scheduled Creditors:</b>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
METABLAZE	Unsecured	461.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	NA	437.40	437.40	269.45	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	722.00	761.27	761.27	468.96	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	622.00	639.75	639.75	394.10	0.00
MIDLAND FUNDING LLC	Unsecured	370.00	370.35	370.35	228.14	0.00
MY DIRECT	Unsecured	649.00	NA	NA	0.00	0.00
NATIONAL CASH ADVANCE	Unsecured	590.00	NA	NA	0.00	0.00
PAYDAY ONE	Unsecured	2,002.86	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	637.00	632.07	632.07	389.37	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	388.00	388.50	388.50	239.32	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	829.00	829.94	829.94	511.26	0.00
PREMIER BANK CARD	Unsecured	618.00	618.91	618.91	381.26	0.00
PREMIER BANK CARD	Unsecured	604.00	604.65	604.65	372.48	0.00
PURPOSE LOANS	Unsecured	487.00	NA	NA	0.00	0.00
QUICK CLICK LOANS	Unsecured	3,793.78	NA	NA	0.00	0.00
RESURRECTION HEALTH CARE	Unsecured	100.00	NA	NA	0.00	0.00
ROBERT M WOLFBERG ESQ	Unsecured	123.90	NA	NA	0.00	0.00
SEVENTH AVENUE	Unsecured	190.00	190.20	190.20	117.17	0.00
SPRINT NEXTEL	Unsecured	438.13	656.79	656.79	404.60	0.00
ST MARY MEDICAL CENTER	Unsecured	50.00	NA	NA	0.00	0.00
TRIBUTE MASTERCARD	Unsecured	722.00	NA	NA	0.00	0.00
US CELLULAR	Unsecured	1,873.00	NA	NA	0.00	0.00
Vanda LLC	Unsecured	1,505.00	1,505.45	1,505.45	927.38	0.00
WAMU/PROVIDIAN BANK	Unsecured	1,503.00	NA	NA	0.00	0.00
WFNNB	Unsecured	335.87	NA	NA	0.00	0.00
WORLD FINANCIAL NETWORK	Unsecured	526.00	NA	NA	0.00	0.00
ZOOM LOAN	Unsecured	500.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$27,131.17</b>	<b>\$16,705.78</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$3,848.26</u>
Disbursements to Creditors	<u>\$16,705.78</u>

**TOTAL DISBURSEMENTS :** **\$20,554.04**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/29/2013

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.